

**Before the State of South Carolina  
Department of Insurance**

In the matter of:

Ronald L. Ferguson

320 Millcreek Drive  
Clarks Hill, South Carolina 29821

File Number 115334

**Default Order Revoking  
All Licensing Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2004), by the State of South Carolina Department of Insurance upon Ronald L. Ferguson by both certified mail, return receipt requested, and by regular mail on October 27, 2005.

That letter informed Ronald L. Ferguson of his right to request a public hearing upon the allegations of impropriety contained within the letter against him. The letter further warned that his failure to make a timely, written request would result in my summary revocation of his license to do business as a resident insurance producer within the State of South Carolina. **Despite that warning, Ronald L. Ferguson has failed to respond to the Department's letter.** On December 16, 2005, therefore, counsel for the Department filed an Affidavit of Default, and submitted the entire matter directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance producer within the State of South Carolina he was convicted of two counts of, "Financial Transaction Card Fraud >\$500" which is a crime of moral turpitude.

Section 38-43-130 of the South Carolina Code provides the Director or his designee "may revoke or suspend a producer's license after ten day's notice...when it appears that a producer...has been convicted of a crime involving moral turpitude.

In accordance with my findings of fact, and considering Ronald L. Ferguson's failure to avail himself of his opportunity to be heard, I now conclude, as a matter of law, that Ronald L. Ferguson violated S.C. Code Ann. § 38-43-130 (A) that his resident insurance producer's license should be revoked.


This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of

Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110(3) (Supp. 2004).

It is, therefore, ordered that the license of Ronald L. Ferguson to do business as a resident insurance producer within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to him.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Ronald L. Ferguson is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

This order becomes effective as of the date of my signature below.

  
Eleanor Kitzman  
Director

Jan 17, 200 at  
Columbia, South Carolina

Ronald L. Ferguson default revocation.doc

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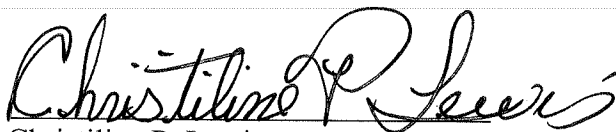
**Affidavit of Default**

Personally appeared before me John B. O'Neal, III, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

The Department served notice on Ronald L. Ferguson at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke his license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2004), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That letter further notified Ronald L. Ferguson of his opportunity, within thirty days, to request in writing a public hearing.

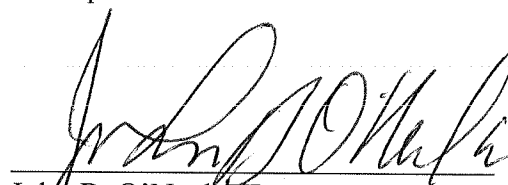
The Department mailed the notice concerning the right to a hearing by certified mail, return receipt requested, and by regular mail, on or about October 27, 2005. Ronald L. Ferguson has made no request for a public hearing or any other response to the notice. The time in which to do so has expired. He is now in default.

Sworn to and subscribed before me  
this 12 day of December, 2005



Christiline P. Lewis

Notary Public for the State of South Carolina  
My Commission Expires: November 20, 2006



John B. O'Neal, III  
Associate General Counsel

South Carolina Department of Insurance  
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